

Certificate Number: 15557-NYW-CC-035990383



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CERTIFICATE OF COUNSELING

I CERTIFY that on September 14, 2021, at 3:11 o'clock PM EDT, Kim Garbo received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of New York, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 14, 2021 By: /s/Sharon Odhiambo

Name: Sharon Odhiambo

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).